

Indicator 9: Penalties and Forfeitures Issued - 2nd Quarter 2005

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
21407	EMCASCO INSURANCE CO	77	0	100.00%	97.85%	97.33%
24988	SENTRY INSURANCE A MUTUAL CO	432	1	99.77%	98.61%	96.23%
SI	CITY OF MILWAUKEE	211	1	99.53%	99.76%	98.97%
14184	ACUITY INSURANCE CO	327	3	99.08%	97.97%	94.78%
SI	DEPT OF ADMINISTRATION	89	1	98.88%	96.02%	96.31%
24449	REGENT INSURANCE CO	212	3	98.58%	96.94%	96.53%
15261	SOCIETY INSURANCE A MUTUAL C	294	7	97.62%	97.43%	98.58%
29157	UNITED WISCONSIN	205	5	97.56%	98.57%	98.74%
15350	WEST BEND MUTUAL INS CO	437	12	97.25%	97.97%	97.80%
25674	TRAVELERS PROPERTY CAS CO OF A	196	6	96.94%	96.48%	96.91%
21458	EMPLOYERS INSURANCE CO OF WA	315	14	95.56%	96.63%	96.04%
26042	WAUSAU UNDERWRITERS INS CO	116	6	94.83%	95.93%	94.76%
16535	ZURICH AMERICAN INSURANCE CO	390	21	94.62%	93.53%	91.25%
23043	LIBERTY MUTUAL INS CO	119	7	94.12%	93.77%	90.39%
24147	OLD REPUBLIC INS CO	108	7	93.52%	95.56%	91.06%
42404	LIBERTY INSURANCE CORP	146	10	93.15%	92.68%	92.75%
22667	ACE AMERICAN INSURANCE CO	246	20	91.87%	83.18%	71.77%
23035	LIBERTY MUTUAL FIRE INS CO	109	9	91.74%	93.73%	89.38%
20494	TRANSPORTATION INSURANCE CO	81	17	79.01%	79.19%	84.92%
Totals for Group:		4,110	150	96.35%	95.72%	94.57%

Indicator 9: Penalties and Forfeitures Issued - 2nd Quarter 2005

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	KOHLER CO	63	0	100.00%	100.00%	96.42%
SI	UW-SYSTEM ADMINISTRATION	45	0	100.00%	100.00%	97.86%
19038	TRAVELERS CASUALTY & SURETY C	25	0	100.00%	100.00%	96.34%
31895	AMERICAN INTERSTATE INS CO	18	0	100.00%	100.00%	98.28%
SI	MILWAUKEE BOARD OF SCHOOL D	88	0	100.00%	99.48%	97.33%
22322	GREENWICH INSURANCE CO	86	0	100.00%	99.37%	98.89%
10677	CINCINNATI INSURANCE CO THE	103	1	99.03%	99.00%	96.59%
SI	CITY OF MADISON	38	1	97.37%	98.81%	93.76%
14303	INTEGRITY MUTUAL INS CO	71	1	98.59%	98.66%	98.99%
25682	TRAVELERS INDEMNITY CO OF CT T	33	0	100.00%	98.51%	97.55%
22543	SECURA INSURANCE A MUTUAL C	99	1	98.99%	98.50%	97.13%
13935	FEDERATED MUTUAL INS CO	28	1	96.43%	98.41%	98.34%
18988	AUTO OWNERS INS CO	25	1	96.00%	98.28%	98.31%
13986	FRANKENMUTH MUTUAL INS CO	67	2	97.01%	98.17%	98.88%
21415	EMPLOYERS MUTUAL CASUALTY C	115	2	98.26%	97.96%	97.10%
SI	MILWAUKEE TRANSPORT SERVIC	20	0	100.00%	97.96%	98.84%
24830	CITIES & VILLAGES MUTUAL INS C	19	1	94.74%	97.96%	96.67%
15091	RURAL MUTUAL INS CO	64	1	98.44%	97.73%	98.48%
31003	TRI STATE INS CO OF MN	81	5	93.83%	97.08%	96.66%
25402	AMCOMP ASSURANCE CORP	100	3	97.00%	96.82%	98.53%
19275	AMERICAN FAMILY MUTUAL INS C	31	1	96.77%	96.67%	97.35%
20281	FEDERAL INSURANCE CO	70	3	95.71%	96.18%	95.45%
26069	WAUSAU BUSINESS INS CO	90	3	96.67%	96.15%	95.75%
20508	VALLEY FORGE INS CO	58	2	96.55%	96.09%	93.83%
SI	BRIGGS & STRATTON CORP	20	1	95.00%	96.08%	97.52%
19410	COMMERCE & INDUSTRY INS CO	93	4	95.70%	95.35%	93.36%
SI	SCHNEIDER NATIONAL CARRIERS I	17	1	94.12%	95.35%	96.63%
SI	COUNTY OF MILWAUKEE	27	2	92.59%	95.00%	97.63%
24414	GENERAL CAS CO OF WI	66	3	95.45%	94.53%	96.47%
10166	ACCIDENT FUND INS CO OF AMERIC	111	6	94.59%	94.32%	91.92%
SI	GENERAL MOTORS CORPORATION	14	0	100.00%	93.94%	98.25%
26425	WAUSAU GENERAL INS CO	44	3	93.18%	93.51%	93.60%
40827	VIRGINIA SURETY CO INC	22	2	90.91%	93.02%	97.31%
29459	TWIN CITY FIRE INS CO	61	8	86.89%	90.40%	94.42%
19380	AMERICAN HOME ASSURANCE CO	80	7	91.25%	90.28%	93.08%
23817	ILLINOIS NATIONAL INS CO	110	9	91.82%	89.95%	91.65%
35386	FIDELITY & GUARANTY INS CO	47	6	87.23%	85.34%	84.25%
19682	HARTFORD FIRE INSURANCE CO	17	3	82.35%	84.85%	93.51%
24228	PEKIN INSURANCE CO	22	5	77.27%	83.33%	92.06%
19445	NATIONAL UNION FIRE INS CO OF P	58	13	77.59%	82.11%	83.54%
19429	INSURANCE COMPANY OF STATE O	29	6	79.31%	81.43%	85.68%
30104	HARTFORD UNDERWRITERS INS CO	23	7	69.57%	77.27%	92.37%
24767	ST PAUL FIRE & MARINE INS CO	41	9	78.05%	75.76%	92.43%
25887	UNITED STATES FIDELITY & GUARA	27	9	66.67%	74.60%	79.38%
43575	INDEMNITY INSURANCE CO OF NOR	30	5	83.33%	69.79%	76.96%
22748	PACIFIC EMPLOYERS INS CO	3	0	100.00%	65.00%	60.47%
Totals for Group:		2,399	138	94.25%	94.06%	94.09%

Indicator 9: Penalties and Forfeitures Issued - 2nd Quarter 2005

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
10804	CONTINENTAL WESTERN INS CO	21	0	100.00%	100.00%	98.33%
10472	CAPITOL INDEMNITY CORP	14	0	100.00%	100.00%	98.27%
13714	PHARMACISTS MUTUAL INS CO	7	0	100.00%	95.00%	98.23%
SI	TECUMSEH PRODUCTS COMPANY	0	0	0.00%	0.00%	98.17%
SI	FEDERAL EXPRESS CORPORATION	8	0	100.00%	100.00%	97.99%
15377	WESTERN NATIONAL MUTUAL INS C	11	1	90.91%	92.59%	97.87%
25143	STATE FARM FIRE & CASUALTY CO	5	0	100.00%	100.00%	97.69%
33588	FIRST LIBERTY INS CORP THE	2	0	100.00%	100.00%	97.35%
15393	WISCONSIN AMERICAN MUTUAL I	0	0	0.00%	100.00%	97.30%
20397	VIGILANT INSURANCE CO	11	1	90.91%	94.44%	96.84%
SI	COUNTY OF OZAUKEE	4	1	75.00%	90.91%	96.77%
11371	GREAT WEST CASUALTY CO	16	0	100.00%	100.00%	96.73%
25976	UTICA MUTUAL INS CO	16	0	100.00%	96.67%	96.40%
18767	CHURCH MUTUAL INSURANCE CO	14	2	85.71%	84.21%	96.38%
19259	SELECTIVE INS CO OF SOUTH CARO	14	1	92.86%	97.14%	95.40%
21261	ELECTRIC INSURANCE CO	8	0	100.00%	100.00%	95.35%
13439	PARTNERS MUTUAL INS CO	4	1	75.00%	91.67%	95.35%
21180	SENTRY SELECT	12	0	100.00%	96.15%	95.27%
23434	MIDDLESEX INSURANCE CO	101	4	96.04%	94.05%	95.06%
14117	GRINNELL MUT REINSUR CO	3	0	100.00%	91.67%	94.90%
29424	HARTFORD CASUALTY INS CO	8	1	87.50%	94.12%	94.62%
SI	TARGET CORP (STORES)	14	4	71.43%	76.92%	94.50%
40142	AMERICAN ZURICH INS CO	8	1	87.50%	95.00%	94.12%
SI	STORA ENSO NORTH AMERICA COR	25	0	100.00%	96.83%	94.06%
21865	ASSOCIATED INDEMNITY CORP	15	0	100.00%	94.44%	93.83%
21113	UNITED STATES FIRE INS CO	4	0	100.00%	100.00%	93.80%
SI	KWIK TRIP INC	15	1	93.33%	96.88%	93.71%
39357	TRAVELERS INSURANCE CO THE	4	0	100.00%	87.50%	93.04%
SI	ST FRANCIS HOSPITAL INC	1	2	-100.00%	60.00%	92.98%
14176	HASTINGS MUTUAL INS CO	26	1	96.15%	91.30%	91.80%
20346	PACIFIC INDEMNITY CO	8	1	87.50%	91.67%	91.61%
24678	ROYAL INDEMNITY CO	1	0	100.00%	-100.00%	91.36%
24589	AMERICAN & FOREIGN INS CO	0	0	0.00%	33.33%	91.01%
19305	ASSURANCE COMPANY OF AMER	5	1	80.00%	88.89%	90.66%
12262	PENN MFRS ASSOCIATION INS CO	7	1	85.71%	91.67%	90.54%
24902	SECURITY INSURANCE CO OF HART	0	0	0.00%	100.00%	90.30%
24872	CONNECTICUT INDEMNITY CO THE	0	0	0.00%	-200.00%	90.09%
26271	ERIE INSURANCE EXCHANGE	2	0	100.00%	83.33%	89.80%
23787	NATIONWIDE MUTUAL INS CO	21	3	85.71%	67.74%	89.63%
40967	ST PAUL FIRE & CASUALTY INS CO	13	2	84.62%	75.00%	89.30%
20443	CONTINENTAL CASUALTY CO	24	5	79.17%	74.29%	88.39%
23841	NEW HAMPSHIRE INSURANCE CO	28	4	85.71%	85.71%	88.32%
20486	TRANSCONTINENTAL INSURANCE C	8	2	75.00%	72.22%	88.14%
SI	DAIMLERCHRYSLER CORPORATIO	7	0	100.00%	94.12%	87.18%
22918	AMERICAN MOTORISTS	1	0	100.00%	100.00%	86.09%
19356	MARYLAND CASUALTY CO	5	2	60.00%	85.71%	85.94%
20427	AMERICAN CASUALTY CO OF REA	11	2	81.82%	81.25%	85.90%
SI	EMERSON ELECTRIC COMPANY	8	1	87.50%	73.91%	85.71%
21873	FIREMANS FUND INS CO	7	1	85.71%	92.31%	83.74%
18910	AMERICAN PROTECTION INS CO	6	1	83.33%	70.00%	83.24%

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Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
30562	AMERICAN MANUFACTURERS MUT	2	0	100.00%	100.00%	82.97%
SI	CITY OF KENOSHA	8	0	100.00%	81.82%	82.50%
SI	INTERNATIONAL PAPER COMPANY	9	0	100.00%	100.00%	80.77%
24775	ST PAUL GUARDIAN INS CO	0	0	0.00%	100.00%	80.00%
SI	WISCONSIN BELL INC	11	0	100.00%	94.12%	77.39%
25879	FIDELITY & GUARANTY INS UNDERW	2	0	100.00%	0.00%	74.70%
14508	MICHIGAN MILLERS MUTUAL INS C	12	3	75.00%	69.23%	73.86%
34207	WESTPORT INSURANCE CORPORAT	11	1	90.91%	84.21%	72.26%
22977	LUMBERMENS MUTUAL CAS CO	2	2	0.00%	50.00%	68.80%
41181	UNIVERSAL UNDERWRITERS INS C	7	2	71.43%	80.00%	65.60%
19895	ATLANTIC MUTUAL INS CO	0	1	0.00%	0.00%	61.29%
24074	OHIO CASUALTY INS CO	3	2	33.33%	-37.50%	61.19%
SI	JEWEL FOOD STORES INC	10	0	100.00%	76.19%	57.45%
Totals for Group:		630	58	90.79%	88.37%	88.87%